

Significant Florida Residential Property Writers

Second Quarter 2009 Surplus and Underwriting Results

	Naic Cocode	Name	State of Domicile	Reported Surplus as of 6/30/09	Surplus Gain/(Loss) from Prior Year End	Underwriting Gain (Loss) as of 6/30/09
1	11072	ACA Home Ins Corp	FL	15,317,767	332,393	159,325
2	10111	American Bankers Ins Co Of FL	FL	501,388,498	51,524,065	44,388,258
3	12601	American Capital Assur Corp	FL	66,998,000	4,189,028	5,410,118
4	12968	American Coastal Ins Co	FL	63,669,359	3,876,082	4,349,408
5	43699	American Federation Ins Co	FL	15,535,804	128,710	(125,597)
6	12841	American Integrity Ins Co of FL	FL	24,866,280	748,101	(313,988)
7	12894	American Keystone Ins Co	FL	4,609,284	(592,352)	(689,249)
8	12314	American Modern Ins Co of FL	FL	6,518,895	(37,823)	96,940
9	41998	American Southern Home Ins Co	FL	25,467,383	650,117	188,388
10	10872	American Strategic Ins Corp	FL	138,821,455	4,006,298	7,588,828
11	12359	American Traditions Ins Co	FL	9,483,602	643,841	320,660
12	10203	Argus Fire & Cas Ins Co	FL	12,567,151	4,659,006	369,041
13	13038	Ark Royal Ins Co	FL	7,934,837	(924,689)	(1,124,067)
14	12196	ASI Assur Corp	FL	29,897,838	5,364,783	6,352,646
15	13142	ASI Preferred Ins Corp	FL	10,249,633	653,615	496,946
16	12813	Auto Club Ins Co of FL	FL	15,877,504	4,845,030	(2,670,475)
17	13139	Avatar Prop & Cas Ins Co	FL	11,384,211	1,628,336	1,184,266
18	32930	Capacity Ins Co	FL	4,551,196	(495,181)	(581,104)
19	10908	Capitol Preferred Ins Co	FL	9,302,201	(1,012,249)	(830,890)
20	10064	Citizens Prop Ins Corp	FL	3,703,514,451	532,740,603	528,349,880
21	10953	Cypress Prop & Cas Ins Co	FL	52,398,380	(149,763)	(137,934)
22	12482	Edison Ins Co	FL	5,846,143	(1,493,588)	(1,721,835)
23	33472	FCCI Commercial Ins Co	FL	15,502,889	137,898	(129,847)
24	10178	FCCI Ins Co	FL	372,923,344	(3,870,750)	(23,409,555)
25	27980	Federated Natl Ins Co	FL	27,423,290	(4,069,249)	(7,012,299)
26	10186	Fidelity Fire & Cas Co	FL	10,190,948	(1,257,226)	(1,340,321)
27	13990	First Community Ins Co	FL	19,541,303	1,271,831	1,640,660
28	10647	First Floridian Auto & Home Ins Co	FL	265,452,642	30,058,431	34,964,932
29	10149	First Home Ins Co	FL	37,499,427	(6,921,808)	(7,011,437)
30	10897	First Protective Ins Co	FL	16,109,460	194,497	(541,874)
31	10688	Florida Family Ins Co	FL	19,945,395	926,543	52,127
32	21817	Florida Farm Bur Gen Ins Co	FL	5,422,728	105,245	(6,480)
33	31216	Florida Farm Bureau Cas Ins Co	FL	197,757,574	(11,460)	(10,263,623)
34	10132	Florida Peninsula Ins Co	FL	70,200,886	4,974,182	7,278,127
35	16870	Granada Ins Co	FL	9,358,699	356,355	(42,744)
36	12237	Gulfstream Prop & Cas Ins Co	FL	24,535,596	7,101,998	(124,369)
37	12306	Hillcrest Ins Co	FL	9,174,139	224,929	(59,060)
38	12944	Homeowners Choice Prop & Cas Ins Co	FL	21,398,074	(3,366,488)	(3,170,758)
39	11156	Homesite Ins Co of FL	FL	8,870,754	(726,972)	(1,144,317)
40	12438	Homewise Ins Co	FL	7,385,375	(1,010,439)	(1,132,086)
41	12582	Homewise Preferred Ins Co	FL	21,089,929	(1,834,966)	(3,290,650)
42	12573	ICAT Specialty Ins Co	FL	14,126,620	377,323	(17,973)
43	10955	Liberty Amer Ins Co	FL	27,005,456	373,583	(63,941)
44	32760	Liberty Amer Select Ins Co	FL	24,494,826	209,601	(63,940)
45	13141	Magnolia Ins Co	FL	16,409,582	(4,395,459)	(5,442,272)
46	12957	Modern USA Ins Co	FL	10,433,371	(1,350,899)	(1,789,748)
47	12568	Northern Capital Ins Co	FL	15,755,830	324,552	(953,842)
48	13023	Northern Capital Select Ins Co	FL	5,696,730	(2,665,627)	(3,576,514)
49	40231	Old Dominion Ins Co	FL	26,837,934	688,459	-
50	12954	Olympus Ins Co	FL	25,571,933	(9,051,079)	(8,890,821)
51	38644	Omega Ins Co	FL	7,315,600	(4,899,159)	(3,723,075)

	Naic Cocode	Name	State of Domicile	Surplus 2009 Q2	Surplus Gain/(Loss) from Prior Year End	Underwriting Gain (Loss)
52	13125	Peoples Trust Ins Co	FL	11,572,682	4,536,049	2,850,842
53	12873	Privilege Underwriters Recp Exch	FL	49,296,733	1,435,530	(1,440,933)
54	12538	Royal Palm Ins Co	FL	45,808,231	(3,225,763)	(5,997,495)
55	12563	Safe Harbor Ins Co	FL	8,202,526	435,831	507,386
56	13619	Sawgrass Mutual Ins Co	FL	8,348,464	8,558,798	(1,404,789)
57	10117	Security First Ins Co	FL	17,363,870	(3,001,444)	(5,238,045)
58	36560	Service Ins Co	FL	13,720,247	(647,785)	(863,489)
59	10136	Southern Fidelity Ins Co Inc	FL	65,746,168	2,952,682	2,152,836
60	12247	Southern Oak Ins Co	FL	13,655,775	2,700,956	(2,619,763)
61	11844	St Johns Ins Co Inc	FL	57,279,196	11,435,930	(10,012,807)
62	10739	State Farm FL Ins Co	FL	467,831,961	(139,815,015)	(331,165,532)
63	10860	Sunshine State Ins Co	FL	11,820,019	185,064	528,237
64	29050	Tower Hill Preferred Ins Co	FL	16,554,473	(7,672,358)	(8,141,291)
65	11027	Tower Hill Prime Ins Co	FL	30,468,601	(10,617,569)	(13,958,126)
66	12011	Tower Hill Select Ins Co	FL	13,761,949	(8,892,727)	(8,645,814)
67	10969	United Prop & Cas Ins Co	FL	54,848,477	173,722	(2,747,953)
68	11986	Universal Ins Co of NA	FL	42,968,062	(3,152,869)	(6,887,658)
69	10861	Universal Prop & Cas Ins	FL	103,072,400	9,079,098	(951,526)
70	12152	USIC of FL Inc	FL	5,672,044	58,803	(115,603)
71	19615	American Reliable Ins Co	AZ	96,196,333	(3,659,836)	(12,495,303)
72	35300	Allianz Global Risks US Ins Co	CA	3,878,152,031	156,777,713	(22,942,719)
73	21865	Associated Ind Corp	CA	78,380,022	2,633,568	662,794
74	26905	Century Natl Ins Co	CA	246,107,331	22,583,289	12,676,438
75	21873	Firemans Fund Ins Co	CA	3,128,277,306	266,647,578	57,694,027
76	37710	First Amer Prop & Cas Ins Co	CA	41,666,370	(392,618)	4,589,370
77	27847	Insurance Co Of The West	CA	342,918,379	(31,556,618)	(2,267,842)
78	13250	Workmens Auto Ins Co	CA	19,517,833	400,795	(186,441)
79	25615	Charter Oak Fire Ins Co	CT	235,824,960	13,870,640	4,835,338
80	19682	Hartford Fire In Co	CT	12,866,733,098	375,275,869	142,898,844
81	38261	Hartford Ins Co Of The Southeast	CT	57,812,212	4,780,136	1,721,673
82	30104	Hartford Underwriters Ins Co	CT	663,443,517	29,111,123	13,773,382
83	25623	Phoenix Ins Co	CT	1,252,133,202	81,941,713	19,036,759
84	25658	Travelers Ind Co	CT	7,671,567,015	(290,677,083)	261,244,627
85	25666	Travelers Ind Co Of Amer	CT	154,157,070	10,047,372	2,931,661
86	25682	Travelers Ind Co Of CT	CT	352,226,253	14,134,938	5,216,073
87	25674	Travelers Prop Cas Co Of Amer	CT	95,529,748	2,499,193	1,370,646
88	19720	American Alt Ins Corp	DE	156,416,435	10,672,278	13,999,433
89	42978	American Security Ins Co	DE	866,064,645	80,721,507	169,462,376
90	12938	Federal Motor Carriers RRG Inc	DE	2,883,688	479,284	195,105
91	21113	United States Fire Ins Co	DE	869,678,668	(73,600,243)	(4,381,592)
92	20966	Cotton States Mut Ins Co	GA	51,348,978	(2,807,922)	(7,047,337)
93	20974	Shield Ins Co	GA	21,036,940	182,098	(7,762)
94	21415	Employers Mut Cas Co	IA	774,422,311	50,664,216	8,627,957
95	33588	First Liberty Ins Corp	IA	22,163,370	488,290	(430,671)
96	42331	Guideone Amer Ins Co	IA	9,291,343	124,393	-
97	42803	Guideone Elite Ins Co	IA	18,360,603	249,914	-
98	15032	Guideone Mut Ins Co	IA	358,864,150	(1,207,587)	(5,933,727)
99	14559	Guideone Specialty Mut Ins Co	IA	69,175,153	(1,348,873)	(4,156,866)
100	13021	United Fire & Cas Co	IA	538,164,116	(14,893,920)	(14,718,984)
101	10324	Addison Ins Co	IL	30,289,169	1,182,605	(886,686)
102	19232	Allstate Ins Co	IL	13,775,270,547	754,195,474	116,307,466
103	40142	American Zurich Ins Co	IL	167,358,434	850,627	-
104	10835	Castle Key Ind Co	IL	13,821,121	282,502	-
105	30511	Castle Key Ins Co	IL	166,385,488	3,911,617	(1,511,589)

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106	20443	Continental Cas Co	IL	8,172,507,641	353,543,191	(317,933,471)
107	40649	Economy Premier Assur Co	IL	36,315,352	1,018,945	-
108	11996	Encompass Floridian Ind Co	IL	5,733,569	77,754	-
109	11993	Encompass Floridian Ins Co	IL	5,733,753	77,740	-
110	22578	Horace Mann Ins Co	IL	133,433,523	5,670,742	(1,670,128)
111	10914	Kemper Independence Ins Co	IL	23,043,781	5,055,208	1,810,167
112	38970	Markel Ins Co	IL	142,154,074	50,177,751	(3,464,365)
113	20478	National Fire Ins Co Of Hartford	IL	111,760,531	365,930	-
114	21881	National Surety Corp	IL	240,098,507	7,807,794	2,559,083
115	19224	St Paul Protective Ins Co	IL	244,142,198	10,266,849	2,208,265
116	22683	Teachers Ins Co	IL	101,514,544	8,421,753	(3,146,305)
117	20494	Transportation Ins Co	IL	35,454,154	697,785	-
118	11142	United Cas Ins Co Of Amer	IL	9,402,720	205,796	(868)
119	27855	Zurich Amer Ins Co Of IL	IL	41,556,252	70,057	-
120	26417	Ace Ins Co Of The Midwest	IN	52,400,175	1,777,776	9,650
121	19690	American Economy Ins Co	IN	458,443,447	149,294,437	8,049,276
122	19704	American States Ins Co	IN	590,747,693	49,499,108	10,925,863
123	20281	Federal Ins Co	IN	13,170,872,205	1,035,063,257	502,522,185
124	20303	Great Northern Ins Co	IN	417,246,160	31,371,101	28,661,679
125	29424	Hartford Cas Ins Co	IN	887,730,330	50,426,461	18,938,401
126	37478	Hartford Ins Co Of The Midwest	IN	252,281,433	12,129,405	1,721,673
127	31968	Merastar Ins Co	IN	12,809,324	(1,476,202)	-
128	39926	Selective Ins Co Of The Southeast	IN	63,434,981	(4,027,386)	(265,508)
129	29459	Twin City Fire Ins Co Co	IN	320,623,577	19,406,956	5,165,018
130	41459	Armed Forces Ins Exch	KS	60,695,246	(649,012)	(1,671,082)
131	21261	Electric Ins Co	MA	365,864,660	15,821,690	(7,549,120)
132	20648	Employers Fire Ins Co	MA	54,764,193	1,655,319	974,922
133	23043	Liberty Mut Ins Co	MA	10,983,566,777	648,834,359	(323,001,261)
134	20621	OneBeacon Amer Ins Co	MA	310,389,443	14,100,390	10,659,145
135	34347	Colonial Amer Cas & Surety Co	MD	23,449,002	246,023	-
136	39306	Fidelity & Deposit Co Of MD	MD	180,104,732	1,478,994	-
137	23396	Amerisure Mut Ins Co	MI	536,105,170	24,029,544	(10,275,411)
138	18988	Auto Owners Ins Co	MI	5,214,522,849	33,847,814	(54,740,717)
139	11185	Foremost Ins Co	MI	555,054,709	(28,325,009)	(53,735,804)
140	11800	Foremost Prop & Cas Ins Co	MI	16,111,039	200,026	(940,702)
141	41513	Foremost Signature Ins Co	MI	18,533,959	189,109	(1,548,855)
142	10190	Southern Owners Ins Co	MI	143,142,434	(6,099,334)	(12,678,899)
143	24767	St Paul Fire & Marine Ins Co	MN	5,953,136,404	(413,370,073)	116,004,507
144	24775	St Paul Guardian Ins Co	MN	27,650,446	1,377,672	380,736
145	24791	St Paul Mercury Ins Co	MN	68,852,342	5,191,681	1,522,943
146	21849	American Automobile Ins Co	MO	223,854,701	11,279,000	1,653,228
147	17248	Safeway Prop Ins Co	NE	19,056,819	1,155,404	1,386,619
148	22292	Hanover Ins Co	NH	1,607,500,684	69,894,780	(1,987,490)
149	22306	Massachusetts Bay Ins Co	NH	47,159,092	620,676	-
150	26247	American Guar & Liab Ins	NY	157,706,773	1,411,373	-
151	19380	American Home Assur Co	NY	5,466,779,610	53,608,551	(11,990,102)
152	19895	Atlantic Mut Ins Co	NY	25,108,710	(616,965)	(5,265,245)
153	27154	Atlantic Specialty Ins Co	NY	51,023,500	1,036,753	389,971
154	19909	Centennial Ins Co	NY	11,963,767	(318,818)	(1,762,387)
155	16578	Fidelity Natl Prop & Cas Ins Co	NY	87,782,814	5,455,243	5,463,523
156	11231	Generali Us Branch	NY	25,944,485	(5,314,342)	(2,038,274)
157	25984	Graphic Arts Mut Ins Co	NY	47,458,925	1,072,827	(387,870)
158	22136	Great Amer Ins Co of NY	NY	58,953,319	1,058,970	-
159	20362	Mitsui Sumitomo Ins Co of Amer	NY	237,182,607	7,721,249	2,498,827
160	22551	Mitsui Sumitomo Ins USA Inc	NY	54,388,761	1,140,397	277,697

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161	42552	Nova Cas Co	NY	86,550,637	27,820,462	-
162	12904	Tokio Marine & Nichido Fire Ins Co	NY	520,291,774	(82,982,059)	(6,866,562)
163	20397	Vigilant Ins Co	NY	162,245,523	9,611,690	3,587,114
164	16535	Zurich Amer Ins Co	NY	6,412,127,582	172,297,180	9,956,153
165	21857	American Ins Co	OH	412,204,499	17,685,575	7,519,417
166	10677	Cincinnati Ins Co	OH	3,240,877,655	(119,420,052)	(150,630,451)
167	26832	Great Amer Alliance Ins Co	OH	27,753,700	332,697	-
168	26344	Great Amer Assur Co	OH	16,980,944	204,084	-
169	16691	Great Amer Ins Co	OH	1,362,650,884	76,178,172	98,837,270
170	10948	Nationwide Ins Co Of FL	OH	264,574,720	15,314,584	3,176,993
171	23779	Nationwide Mut Fire Ins Co	OH	2,038,951,367	(70,434,871)	(17,500,250)
172	23787	Nationwide Mut Ins Co	OH	7,999,530,119	(2,887,016,692)	(129,607,949)
173	37877	Nationwide Prop & Cas Ins Co	OH	39,051,440	377,020	-
174	24074	Ohio Cas Ins Co	OH	1,128,632,354	93,227,318	29,316,647
175	32700	Owners Ins Co	OH	781,532,164	(12,269,396)	(86,346,271)
176	24112	Westfield Ins Co	OH	572,057,413	(14,012,806)	(4,345,800)
177	16810	American Mercury Ins Co	OK	111,217,029	3,885,789	(6,356,252)
178	22667	Ace Amer Ins Co	PA	1,915,379,266	125,739,559	56,987,525
179	20702	Ace Fire Underwriters Ins Co	PA	62,266,430	963,478	335,384
180	33898	Aegis Security Ins Co	PA	37,860,445	397,287	(512,702)
181	20427	American Cas Co Of Reading PA	PA	112,708,598	(1,743,977)	-
182	35289	Continental Ins Co	PA	1,347,391,643	(161,918,275)	(4,490,415)
183	43575	Indemnity Ins Co Of North Amer	PA	134,371,231	13,463,638	3,596,126
184	23841	New Hampshire Ins Co	PA	1,507,982,096	(144,096,433)	(7,138,164)
185	18058	Philadelphia Ind Ins Co	PA	1,433,215,462	228,174,830	93,240,507
186	39217	QBE Ins Corp	PA	257,306,800	(14,951,729)	(25,293,071)
187	20508	Valley Forge Ins Co	PA	55,862,457	285,365	-
188	18163	Cooperativa D Seguros Multiples PR	PR	213,471,776	440,561	(9,358,833)
189	10014	Affiliated Fm Ins Co	RI	767,116,844	71,582,053	66,173,472
190	19976	Amica Mut Ins Co	RI	2,006,005,177	96,404,289	36,368,428
191	21482	Factory Mut Ins Co	RI	5,297,150,005	562,938,905	474,243,215
192	40169	Metropolitan Cas Ins Co	RI	51,464,047	1,627,305	-
193	26298	Metropolitan Prop & Cas Ins Co	RI	1,889,595,919	127,261,177	83,711,883
194	12157	Companion Prop & Cas Ins Co	SC	197,050,153	17,563,553	(2,470,681)
195	11853	Ranchers & Farmers Ins Co	TX	5,134,356	(29,195)	(164,273)
196	19496	United Fire & Ind Co	TX	14,620,277	17,700	(532,011)
197	25941	USAA	TX	13,874,924,870	403,066,735	251,482,248
198	25968	USAA Cas Ins Co	TX	3,356,419,120	223,178,183	194,431,327
199	18600	USAA Gen Ind Co	TX	142,407,507	3,809,532	(7,523,825)
200	10069	Housing Authority Prop A Mut Co	VT	90,704,838	1,990,658	3,033,764
201	24724	First Natl Ins Co Of Amer	WA	74,997,611	5,201,903	1,148,009
202	24732	General Ins Co Of Amer	WA	489,133,149	41,514,346	13,221,238
203	18767	Church Mut Ins Co	WI	347,038,924	(2,409,198)	(24,777,413)
204	24414	General Cas Co Of WI	WI	527,178,775	(10,697,056)	6,849,257
205	29068	IDS Prop Cas Ins Co	WI	447,365,714	11,128,772	15,253,766
206	23035	Liberty Mut Fire Ins Co	WI	998,316,318	30,323,167	(55,556,504)
207	20346	Pacific Ind Co	WI	1,964,344,613	132,608,088	119,634,373
208	24449	Regent Ins Co	WI	64,008,545	572,651	1,761,189
209	24988	Sentry Ins A Mut Co	WI	2,809,079,718	2,261,998	(49,351,217)
210	21180	Sentry Select Ins Co	WI	228,591,766	4,029,068	(8,986,349)

1. These data are Self-Reported and unaudited as of the date of this report.

2. This list was composed from property writers reporting data into the Florida QUASR system for the second quarter 2009.

3. A no data entry for underwriting results is due to a 100% pooling arrangement the insurer has with its parent company.

4. Note that surplus may increase even though there was an underwriting loss due to capital contributions to the company and/or investment income gains.

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